A New Solution for Excess Casualty Capacity

As the insurance landscape continues to shift, underwriters in the casualty market find themselves navigating familiar but increasingly unpredictable terrain. Pressures around pricing, capacity and long-tail exposures are mounting, and the path forward requires equal parts agility and innovation. Amid these challenges, the market is leaning on creative thinking and strong partnerships to keep pace with evolving risks.

CONTACT

To learn more about how Amwins can help you place coverage for your clients, reach out to your local Amwins broker.

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Casualty market overview

The casualty market is showing signs of a hardening cycle that mirrors the challenges property underwriters faced just a few years ago. Increased loss costs, social inflation and growing claims severity are all contributing to a shift in underwriting posture. Carriers are not only seeking rate increases but are also scaling back available capacity, particularly on more complex placements.

While these changes aren't yet universal, they're becoming increasingly common in the tougher segments of the market. Carriers are approaching capacity reductions either on a risk-by-risk basis or more broadly across their portfolios, making it more difficult than ever for brokers to fill out towers, especially on distressed or loss-sensitive business. In some instances, excess limits that were once readily available are now harder to secure, and the ripple effect is being felt across the board.

The pressure is most acute in traditional E&S-heavy states like California, New York, Georgia and Florida, where litigation trends and jury verdicts have pushed many carriers to reprice or retreat. In contrast, underwriters are becoming more competitive in lower-risk states, creating an imbalance in where business can effectively be placed.

These market dynamics present both a challenge and an opportunity. As more premium flows into the E&S space year over year, the need for responsive, tailored capacity solutions becomes even more critical. That's where Amwins' new Excess Casualty Sidecar program comes in.

A competitive solution in an increasingly challenging market

Born out of the Amwins Incubator and underwritten by Amwins Special Risk Underwriters (SRU), the firm's in-house MGA, the **Excess Casualty Sidecar program** is written on A+ XV paper and provides Amwins brokers with exclusive access to additional capacity in a tightening space.

Rather than offering standalone limits, the program works by quota sharing excess layers with participating insurers. For example, if a carrier is only comfortable deploying $5M of a $10M layer, the Sidecar program can step in and provide the remaining $5M on a follow-form basis. This collaborative approach allows brokers to complete towers while maintaining consistency in terms, conditions and pricing across the shared layer.

We help you win

The SRU Excess Casualty Sidecar program is available exclusively through Amwins wholesale brokers. It's built to help fill capacity gaps in collaboration with existing markets, not to compete with them. Retailers looking to solve shrinking capacity should work directly with their Amwins wholesale partner, who retains control of the quote being followed.

With long-tail liabilities, ongoing inflationary pressures and rising claims severity continuing to shape the market, the need for flexible and intelligent solutions is more pressing than ever. Programs like SRU Excess Casualty Sidecar offer brokers a strategic lever to better serve their clients and keep pace with a rapidly evolving risk landscape.

Amwins is committed to helping brokers and carrier partners deliver solutions that keep accounts moving — even when the market gets tough.

Insights provided by:

- Helen Fry, SVP, Amwins Special Risk Underwriters (SRU)